

UNITED STATES DISTRICT COURT
DISTRICT OF MAINE

U.S. Bank Trust, N.A., as Trustee for LSF10
Master Participation Trust

Plaintiff

vs.

Jason Laliberty;
Beneficial Maine, Inc.;
Wilmington Trust National Association, as
Trustee for SpringCastle Finance Funding
Trust; and
Wilmington Trust National Association, as
Trustee for SpringCastle Credit Funding
Trust

Defendants

Shari L. Laliberty

Party-In-Interest

CIVIL ACTION NO: 2:19-cv-00535-DBH

CONSENT JUDGMENT OF
FORECLOSURE AND SALE

RE:

109 Pulsifer Road, Poland, ME 04274

Mortgage:

February 23, 2006

Book 6684, Page 157

Now comes the Plaintiff, U.S. Bank Trust, N.A., as Trustee for LSF10 Master Participation Trust, the Defendant, Jason Laliberty, and hereby submit this Consent Judgment of Foreclosure and Sale.

JUDGMENT on Count I - Foreclosure is hereby **ENTERED** as follows:

- . If the Defendants or their heirs or assigns pay U.S. Bank Trust, N.A., as Trustee for LSF10 Master Participation Trust ("U.S. Bank") the amount adjudged due and owing (\$302,838.02) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A § 6322, U.S. Bank shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing as of July 31, 2020:

Description	Amount
Principal Balance	\$195,220.54
Interest	\$79,843.26
Escrow/Impound Required	\$27,774.22
Grand Total	\$302,838.02

1. If the Defendants or their heirs or assigns do not pay U.S. Bank the amount adjudged due and owing (\$302,838.02) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, their remaining rights to possession of the Poland Property shall terminate, and U.S. Bank shall conduct a public sale of the Poland Property in accordance with 14 M.R.S.A. § 6323, disbursing the proceeds first to itself in the amount of \$302,838.02 after deducting the expenses of the sale, with any surplus to be disbursed pursuant to Paragraph 4 of this Judgment, and in accordance with 14 M.R.S.A. § 6324. U.S. Bank may not seek a deficiency judgment against the pursuant to the Defendant, Jason Laliberty's discharge in bankruptcy.
2. Pursuant to 14 M.R.S.A. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
3. The amount due and owing is \$302,838.02.
4. The priority of interests is as follows:
 - U.S. Bank Trust, N.A., as Trustee for LSF10 Master Participation Trust has first priority, in the amount of \$302,838.02, pursuant to the subject Note and Mortgage.
 - Beneficial Maine, Inc. who has been defaulted.
 - Wilmington Trust National Association, as Trustee for SpringCastle Finance Funding Trust, who has been defaulted.
 - Wilmington Trust National Association, as Trustee for SpringCastle Credit Funding Trust, who has been defaulted

- Shari L. Laliberty, who has been defaulted; and
- Jason Laliberty who has been defaulted.

- .5. Entry of the judgment also confirms the discharge of the Mortgage from Jason Laliberty and Shari L. Laliberty to Beneficial Maine, Inc. in the amount of \$21,300.00, dated July 26, 2005 and recorded in the Androscoggin County Registry of Deeds in Book 6456, Page 285 which was then assigned to SpringCastle Finance Funding Trust, through its Trustee Wilmington Trust National Association, by virtue of an assignment of mortgage dated November 10, 2016 and recorded in said Registry in Book 9258, Page 135.
6. Entry of the judgment also confirms the discharge of the Mortgage from Jason Laliberty and Shari L. Laliberty to Beneficial Maine, Inc. in the amount of \$42,122.72, dated March 27, 2006, and recorded in the Androscoggin County Registry of Deeds in Book 6733, Page 92; said Mortgage was then assigned to SpringCastle Credit Funding Trust, through its Trustee, Wilmington Trust National Association by virtue of an assignment of mortgage dated December 19, 2014 and recorded in said Registry in Book 9065, Page 2.
7. The prejudgment interest rate is 6.37500%, *see* 14 M.R.S.A. § 1602-B, and the post-judgment interest rate is 8.59%, *see* 14 M.R.S.A. §1602-C.
8. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	U.S. Bank Trust, N.A., as Trustee for LSF10 Master Participation Trust 13801 Wireless Way Oklahoma City, OK 73134	John A. Doonan, Esq. Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 225D Beverly, MA 01915
DEFENDANTS	Jason Laliberty 8 Turning Leaf Drive Unit 1 Windham, ME 04062	Molleur, James F. 419 Alfred Street Biddeford, ME 04005 (Defaulted)
	Beneficial Maine Inc. c/o Corporation Trust Center 1209 Orange St Wilmington, DE 19801	Defaulted
	Wilmington Trust National Association, as Trustee for SpringCastle Credit Funding Trust 1007 North Market Street Wilmington, DE 19801 & 50 West Broad Street Columbus, OH 43215	Defaulted
	Wilmington Trust National Association, as Trustee for SpringCastle Finance Funding Trust 1007 North Market Street Wilmington, DE 19801 & 50 West Broad Street Columbus, OH 43215	Defaulted
PARTY-IN-INTEREST	Shari L. Laliberty 7 Spring St Apt 2 Mechanic Falls, ME 04256	Defaulted

- a) The docket number of this case is No. 2:19-cv-00535-DBH.
- b) All parties to these proceedings received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c) A description of the real estate involved, 109 Pulsifer Road, Poland, ME 04274, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 109 Pulsifer Road, Poland, ME 04274. The Mortgage was executed by the Defendant, Jason Laliberty, and Party-In-Interest, Shari L. Laliberty, on February 23, 2006. The book and page number of the Mortgage in the Androscoggin County Registry of Deeds is Book 6684, Page 157.
- e) This judgment shall not create any personal liability on the part of the Defendant, Jason Laliberty, but shall act solely as an in rem judgment against the property, 109 Pulsifer Road, Poland, ME 04274.

Dated: 8/28/20

/s/ Reneau J. Longoria, Esq.
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Dated: 8/25/20

/s/ Jason Laliberty
Jason Laliberty
8 Turning Leaf Drive Unit 1
Windham, ME 04062

SO ORDERED

DATED THIS 1ST DAY OF SEPTEMBER, 2020

/s/D. Brock Hornby
D. Brock Hornby
U.S. District Judge